



Summary of Benefits

Medical Insurance

Available to employees who are hired to work 32 or more hours per week. All subscribers are automatically enrolled in the company Health Reimbursement Account for assistance in meeting the insurance policy deductible. New employees can enroll on the first of the month following their date of hire or on their 60th day of employment.

	<u>Individual</u>	<u>2 Person</u>	<u>Family</u>
<i>Fallon Community Health Plan - DIRECT Premium Saver 1000</i>			
32-40 hrs/wk	\$ 11.90	\$ 66.49	\$ 86.47
1 st 60 days/wk	\$ 99.59	\$ 199.19	\$ 298.78
<i>Fallon Community Health Plan - SELECT Premium Saver 1000</i>			
32-40 hrs/wk	\$ 22.97	\$ 88.63	\$ 119.67
1 st 60 days/wk	\$ 110.66	\$ 221.32	\$ 331.98

Dental Insurance

Available to employees who are hired to work 20 or more hours per week. New employees must enroll within 60 days.

Guardian - Low	<u>Individual</u>	<u>Family</u>
32-40 hrs/wk	\$ 3.44	\$12.02
20-31 hrs/wk	\$ 5.98	\$17.10
Guardian - High	<u>Individual</u>	<u>Family</u>
32-40 hrs/wk	\$ 6.12	\$19.25
20-31 hrs/wk	\$ 8.65	\$24.33

Section 125 Pre-Tax Medical Insurance Program

Allows employees to participate in the state Connector Insurance plans on a pre-tax basis. Must enroll within 30 days of employment.

Flexible Spending Accounts

Available to employees who are hired to work 20 or more hours per week.

Medical/Healthcare Spending Account (HCA) – Tax defer up to \$2500 for out of pocket and or uncovered medical expenses.

Dependent Care Account (DCA) – Tax defer up to \$5000 for day care, summer/ vacation camps that enable you to work.

Earned Time

Seventeen days per year, pro-rated for part-time employees working 20-39 hours. These days can be used for illnesses, vacations or other personal use. Available after 126 days (approximately 4 months) of service:

12 months – 36 months	accrue up to 17 days per/yr.
48 months – 96 months	accrue up to 22 days per/yr.
180 months plus	accrue up to 27 days per/yr.

Holidays

Six holidays per year, pro-rated for part time employees working more than 20 hours per/wk. Hourly employees who work on the Holiday receive time and one half their rate of pay.

Life Insurance & AD/D

One time salary provided to employees hired to work 32 or more hours per week.
Available the first of the month after 90 days of employment.

Long Term Disability Insurance

Provides 40% of your basic monthly earnings, after 180 days following a disabling accident or illness, for employees hired to work 32 or more hours per week. Available first of the month after 90 days of employment.

Tuition Reimbursement.

Up to \$1000 per year for job related courses. Provided to employees working at least 20 hours per week. Available after a 90 days of employment.

Shift/ Weekend Differential – based on position

Evenings & Night Shifts	\$0.50 to \$2.00/hr
Weekend Shifts	\$0.50 to \$1.00/hr

Pay in Lieu of Benefits

Available after 90 days of employment.

Part time (20-31 hrs)	employees 8% differential in base pay
Full time (32-40 hrs)	employees 15% differential in base pay

Retirement Program - Tax Sheltered Annuities

Retirement program that allows up to \$16,500 salary deferral on a Pre-Federal and Pre-State tax basis. Over 16 investment options available. Must be hired to work 20 or more hours per week. Employer offers a discretionary matching contribution up to 2% of salary with a vesting schedule, available as of the first of any calendar quarter after 90 days of employment.

Short Term Disability Insurance - AFLAC

Employee paid benefit, for employees working at least 30 hours per week, which provides for wage replacement following accidents or illness. Available after a 90 days of employment.

Employee Assistance Program**Bereavement Leave****Family Medical Leave of Absences**

Available after 1 year of employment.

Discounted “Showcase & Regal Cinema” Movie Tickets**Discounted “Six Flags of New England” Park Tickets (Seasonal)****Discounted “Uniforms” at *The Uniform Outlet*****Direct Deposit****Leominster Credit Union**

Free Checking, ATM card, Holiday clubs, vacation clubs and more

Worcester Fitness Club

Employee paid benefit, discounted Health Club Membership, payroll deducted.